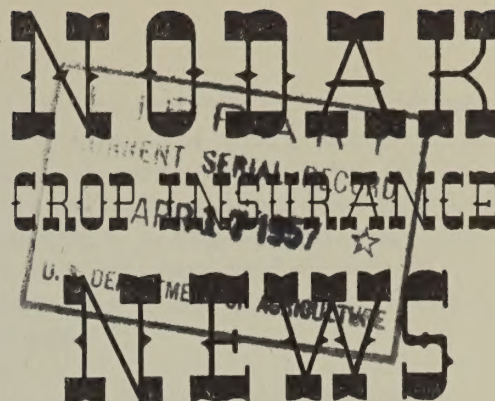


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FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE



1956 Edition No. 16

October 5, 1956

AGENT'S MEETING - SALES --Who was it that said, "Time and Tide waits for no man." Well, who ever it was, was certainly right insofar as Crop Insurance work is concerned. 1956 is on the way out and the time for 1957 sales is now at hand.

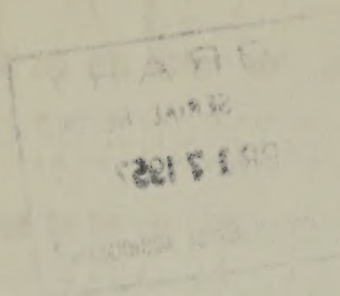
Last week we held our third annual Agents Meeting, which nine of you, agents, failed to attend. I don't know why but no doubt you do. I think you really missed something by not attending. Many interesting talks were on the agenda and they were very ably presented by all who took part.

As in other years the meeting closed on the most important part of both your and my work - - - to get North Dakota farmers protected under a Federal Crop Insurance policy as soon as possible, if they are eligible producers.

Mr. Nikkel had two films on sales that pointed out very clearly the mistakes made in many cases by salesmen. It wouldn't take too much imagination to apply them to crop insurance salesmen. The point brought out was, that you men should be continually selling and that now is not too early to start on 1957 sales.

I don't have to remind you of what can happen to our crops. Every county had things happen to good farmers this year that many of us thought would never happen again. In spite of all our new methods of farming, new seeds and what have you, losses were paid and still are being paid. And how near did we come to having terrific losses again in the real durum area? Had the weather been warmer we no doubt would have had many thousands of bushels of sprouted grain. The reasons for protecting money spent trying to produce a crop showed up in almost every county this year. So why not make the most of them and really build yourself a business that will pay you well,

Get publicity under way --- Letters, Post cards, Pamphlets, Circulars, Newspaper stories, Ads, Radio and T.V. programs plus whatever else you can think of. But above all make personal contacts. If you can't cover your county alone get somebody to help you. Your District Supervisor is available and willing to assist you in every possible way. The main thing is---don't put it off any longer, get started now on your 1957 increase in business.



January 1, 1952

THE DIRECTOR

Dear Sir: I am writing to you regarding the matter of the...

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I have been instructed to close sales in any county at any time that I think crop prospects begin to look doubtful. So you may not have until March 31 to do the job. In addition a limit will be placed on increased business for 1957 for each county. When that limit is reached no more can be sold for 1957 either. We are having the Washington office prepare a letter to be sent out from our office to your prospects. This should make it easier for you to approach a farmer on sales. As soon as we receive the supply your District Supervisor will discuss the plan in detail with you.

We are going to do all we can by Nodak News, charts and publicity to help you make sales and again put North Dakota into the top spot in the Nation on Crop Insurance.

So let's kick off on 1957 sales without any more delay. If you have any good plan that's working let us know so we can pass it along to others. By all of us working together I know we can show a good increase in business for next year, so why not do it.

Before closing may I add a word on our 1956 work. Remember this month is the last month of protection under a crop insurance policy. Be sure that all Reports of Damage or loss are filed in time so that we can service your insureds' claims before snow comes. They must all be filed by October 31.

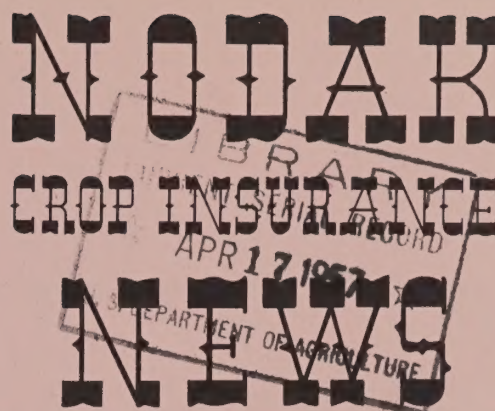
Almost forgot, agents in attendance at last week's meeting, selected Minot for next year. Sure hope you all are there when it is held. It will be the latter part of September.



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FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE



1956 EDITION NO. 17

October 31, 1956

CHANGE IN EDITORS - It has been requested District Supervisors try their hand writing Nodak News every other issue. The initial task fell upon me and I hope the District Supervisors whose turn comes next will profit by my mistakes and make Nodak News more interesting. Already I am aware of the effort put forth by those who have edited in the past. I have been told by many FCI Agents how much they enjoy reading Nodak News and how they look forward to receiving the next issue. It keeps agents abreast with what is going on throughout the State.

My name is G. L. Thexton, District Supervisor for the Northeast district comprising 10 counties. They are as follows: Benson, Cavalier, Eddy, Foster, Grand Forks, Nelson, Pembina, Ramsey, Towner and Walsh. I have 7 wheat and flax counties. Two counties having wheat only and one multiple county. I also have barley in Pembina county.

SALES - Every agent should be making the best of this nice fall weather to gather in all of the applications possible. It is so much easier to get around now than it would be if we have snow banks to battle.

Some of my Agents have been making fair progress on 1957 Sales. Walsh is in the lead with over 50 applications to date. However, most of my agents have a long way to go to show any increase over last year's business. Some of my Agents tell me they have several prospects "lined up" and it is just a matter of time until their applications will be signed. My advice is to follow up immediately as time is passing by fast and winter will soon be with us.

We are very anxious for you Agents to make a good showing. I know it takes a lot of determination on your part but you Agents were selected for the job as FCI Agents because you have that qualification.

Remember the more you sell the more you make and we want all of our Agents to make more money. That's what keeps your spirits up. You want to be in charge of a "going concern".

Many farmers in the State are being forced to sell out this fall because of Crop failures that could have been protected by All Risk Crop Insurance.

A Newspaper publisher in my area reports that in a two week interval his plant has turned out Posters for 33 Auction Sales.

So bend every effort to educate not only new prospects, but also Insureds who have not fully grasped how Crop Insurance can mean the difference between going broke and keeping their farms.

In my opinion there is really only one good way to sell Crop Insurance. That way is by a personal contact where you as an Agent can have a heart to heart talk with the farmer. You should not be disturbed by others "listening in" on the conversation, discussions, and arguments that might develop. That is why I don't like "Meetings" to sell insurance. Often times personal matters such as financial conditions will be discussed if you are in "private conference" with the prospect, that shouldn't be exposed to others.

In my whole life time I have never been contacted by other Insurance Agents such as Life, Accident, Auto or Fire in any manner except in privacy. That is why I wish every agent could have a private office set aside from his regular office in which he does his every day business. If it could so be arranged I think you would find it would pay you big dividends. Better try it. You will find you can explain the program better and be able to defend yourself better because you are in a better atmosphere to think. Sell the program well, and screen your prospects, and your worries will be reduced by fewer dissatisfied customers.

CANCELATIONS - Every effort should be made to keep cancelations at a low level. If an insured wants to cancel be sure to look up his reserve and don't miss the opportunity to explain to him what he will be sacrificing if he breaks his continuity. We have had many insureds cancel without being fully informed of the consequences. If he is a valued customer you can afford to spend a lot of time with him because if you lose him you will have to make another sale to offset the loss.

PREMIUM COLLECTIONS - Barely 30 days until the discounted premium period will end!
Remember 10% will be added to all unpaid premiums as of November 30th.

So don't get caught napping! If you have any suspicion that any Insureds premium will not be paid in full by that date, be sure to give the account to A.S.C. for a possible set off, either from A.C.P. or Soil Bank payment or from C.C.C. Loan.

Be an early bird! Get the premium money first before it is spent for something else.

REMEMBER - all unpaid premiums by March 31st will result in Automatic cancelations.



FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE

NODAK CROP INSURANCE NEWS

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U. S. DEPARTMENT OF AGRICULTURE

Edition No. 18



November 14, 1956

PRAY FOR PEACE

INTRODUCTION - This issue of the Nodak News is being written by me and like

Supervisor Thexton, I have found that it is something which I find very unfamiliar and therefore difficult. It now occurs to me that previous issues of the Nodak News have just been taken for granted without any thought as to what efforts are put forth in the preparation of the news.

My name is Les Erickson, District Supervisor for the Southeast District consisting of 11 counties. Griggs county has wheat only, Stutsman has wheat and flax insurance, Cass and Traill counties have wheat, flax and barley insurance. Seven counties have multiple crop insurance. In Dickey, LaMoure, Ransom and Sargent counties, insureds have the option as to whether they wish Separate Crop Settlement or Combined Crop Protection. In Barnes, Richland and Steele counties only Combined Crop Protection is available. For 1957, Steele County has also decided to go on the option of Combined or Single Crop Protection basis. Therefore, rye will no longer be on the list of insurable crops in this county.

Insurable crops in Richland county for 1956 were wheat, flax, oats, rye, barley, corn and soybeans, while Barnes county has wheat, flax, oats, barley and rye insured on Combined Crop Protection only.

SALES - In my area, applications actually signed are few. This is not surprising in the multiple counties because it is impossible to quote the insured a coverage and to calculate the premium until we have the actuarial data for that year. In the single crop programs, this situation is avoided since we are quite confident that there will be no change in the basic figures except possibly the fixed price of the commodity.

I have one fieldman appointed who started work on November 7. He is now working in a county where we anticipated a difficult job of getting signed applications. After reviewing his daily reports for the remainder of that week, I am wondering if we were correct since he has already sold a few applications in the two days spent on personal contacts. It takes contacts to make sales.

SALES REPORTS FOR 1957 - Refer to the State Office release No. 14. The first report is to be prepared on November 19.

NEW APPLICATIONS - Agents must review all applications carefully for completeness and acceptability before submitting to this office.

Our Washington office has again called our attention to the need for analyzing all applications involving a family farming enterprise. Study our memo of March 14, 1956 pertaining to insurable interest in crops insured. Be sure that each application covers a separate and bona fide insurable interest before approving. An FCI-6 must be submitted with each case and must contain the information you used in making your decision.

REVISED INTEREST TABLE - Last week we sent you a new table prepared by our Washington office with our release number 13. For

the crop years 1954, 1955 and 1956 the applicable discount date was shown rather than the interest due date. They have now corrected this as follows: The interest due date is the date following the discount date. Therefore, correct November 30 to read December 1 for the three years shown. In addition December 1, 1955 should be entered above December 1, 1956 and 6% should be entered under the 1954 crop year.

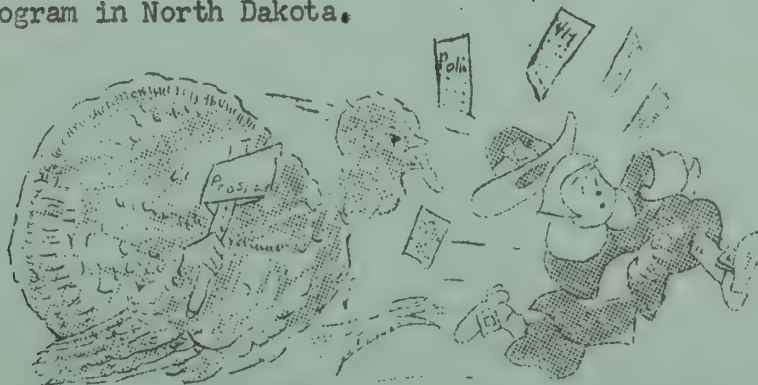
RYE - Acreage reports from the multiple counties securing the reports should be transmitted to the State Office not later than November 30.

NOVEMBER 30th - An important date to all agents which cannot be mentioned too often. Supervisors have a supply of mimeographed letters for your use in notifying insureds of the 10% increase on December 1.

VOUCHERS - Were discussed thoroughly at our agents conference. There will be no preliminary settlements made to agents during December as in 1955. Any agent desiring payment in 1956 must do so on the regular voucher as an advance. These vouchers should be in the State Office not later than December 1 1956.

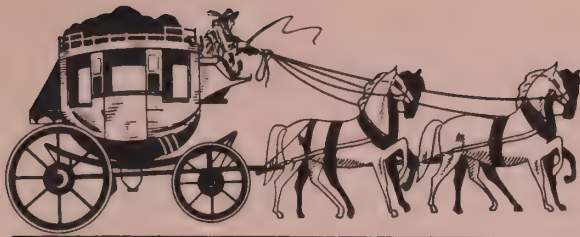
GRASSHOPPERS - Maps have now been received from Mr. Colberg of the Extension Service as was promised at the conference. You will receive a copy in your mail.

MR. W. P. MC DONALD - We were indeed sorry to hear of the accidental death of Bill McDonald. Many of you will remember Bill from the early days of Crop Insurance when he worked with Mr. Gorman in setting up a Crop Insurance Program in North Dakota.



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NODAK CROP INSURANCE NEWS

FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE

1.956
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Reserve
Edition No. 19

November 27, 1956

INTRODUCTION - I, Jesse B. Olson, District Supervisor, now take my pen in hand to write my first issue of the Nodak News - - let's see what happens.

PREMIUM COLLECTIONS - Right now, of course, with the 10% increase in premiums going into effect December 1, getting those outstanding premiums gathered in is the important job.

I know you have all sent out several notices of premiums due and are disturbed because of the few who haven't paid. These should be contacted personally before December 1. With a little tact and patience, you'll be surprised how many premiums you will collect in a few days and strange as it may seem, you'll actually create good will as well as keep good business on your books. When you mail your collections to Mr. Buck don't forget to date the cash payment cards.

SALES REPORTS - I was kind of upset this week when I learned several agents in my area didn't send in a Sales Report. It's such a small thing to do. I don't think the State Office or Washington Office are unreasonable in wanting to know just what is being done and I'm sure if we were in their place we'd want to know what is going on out in the counties, too. Good heavens, this thing is beginning to sound like a sermon.

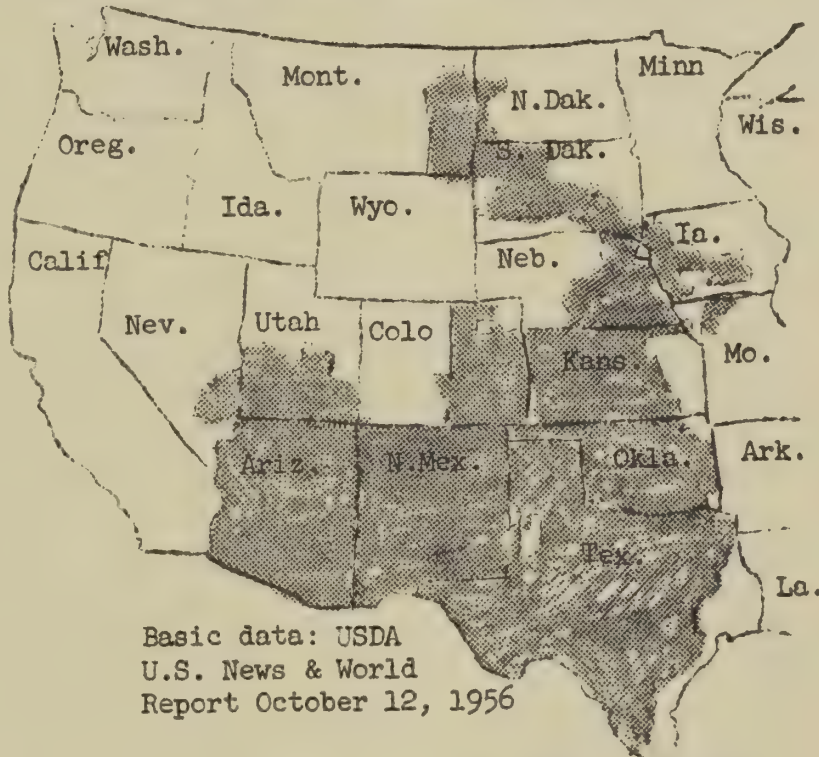
SALES - You all received copies of the sales letter that Mr. Kettwig will mail to the list of prospects you send him. I think this letter is a dandy. It puts in good plugs for Crop Insurance, it gives you a good opening for a sales talk by asking if he received a letter from Mr. Kettwig and it should create a few questions in his mind that he'll want to discuss with you. I hope you give it a fair trial. We all know that it takes personal contacts to make sales. For instance, during the month of October we had one man in my area who worked 15 days and made 42 sales. Certainly was nothing spectacular, but by steady going he did show that sales could be made right now. An insurance agent's job whether his business is in life - hospital - fire - hail - crop or what have you is to sell insurance. We aren't doing so good. In 1954 we had 45,344 policy holders, in 1955 we had 39,768 and in 1956 we had 35,536. Furthermore, during that time we added three new barley and three new flax counties. The trend must start going the other way and we must show an increase in business for 1957.

WEATHER AND CROP REPORTS - I hope you all get the North Dakota Weekly Weather and Crop Report. It seems to me that everyone is talking about our good Fall rains.

The records don't show it. I guess we've forgotten what a good rainy spell really is. The whole state got only about one-third of the normal precipitation during September. The western two-thirds of the State had way less than one-half of the normal October precipitation. The eastern third did have .13 of an inch more than normal and the October normal there is only a little over an inch. The drought may be bent but it doesn't look like it's broken. The worst drought in living memory - far more widespread than the Dust Bowl drought of the 1930's - is searing the Great Plains.

For a period stretching back seven years, one dry year has followed another. This year, up to now, is the driest and hottest of them all. Because of the drought the Government has declared 600 counties in 14 states disaster areas.

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IS PARCHED
BY
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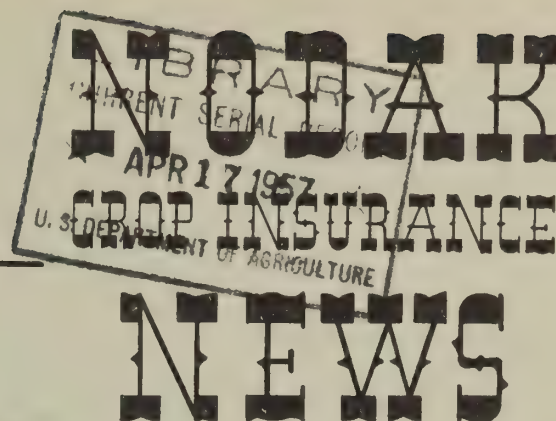
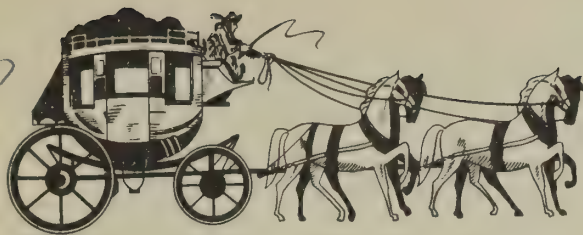
THE END - You know I'm beginning to think that I'd better quit this - visiting, I guess you'd call it. I don't want to overdo it or the boss may never give me another chance to write you one of these.

P.S. - While I was writing this, I kinda felt like the guy that traded his 40 year old wife off for two 20 year old ones. He found out he wasn't wired for two-twenty.

Reserve

1956

A2N67



FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE

1956 Edition No. 20

December 14, 1956

INTRODUCTION - After writing, revising, and re-writing this issue of the Nodak News many times over, I've come to the conclusion that I definitely didn't miss my calling by not being in the newspaper business. I don't know how those people ever meet deadlines. Anyway, the author for this issue is Gordon Markel, Supervisor for the Southwest district. I have eleven counties, namely Adams, Billings, Bowman, Dunn, Golden Valley, Grant, Hettinger, McKenzie, Sioux, Slope and Stark. Wheat is the only commodity insured in all the counties.

The need for, and value of, having Crop Insurance was realized by all our area farmers this year because of the heavy losses in all counties. Drought conditions caused a nearly complete failure in at least four counties and our old bugaboo of hail was especially severe this year. This was quite a contrast from 1955 when, except for hail, losses generally were not too bad.

SALES - Our biggest and most important job ahead of us now is sales. By the time this hits the press, the official 1957 folders should be out to all the counties and you will then have the last hurdle out of the way of your campaign. Since we no longer can be assured of a definite closing date, every day is important now until such closing date. Another long holiday week is coming up, plus the possibility of cold and stormy weather setting in which will cut down your working days. Quite a few agents and salesmen got off to an early start and took advantage of good weather and roads and have found that it paid big dividends in the number of sales made. Which proves that it takes contacts to make sales. Sure, it's hard work, but you know - it's just like making love to an old maid - you can never overdo it.

Reports are that not too many agents are sending in lists of sales prospects to the State Office. Jesse commented on this letter that the State Office in turn sends out and as Jesse mentioned, it has a lot of merit and serves to help organize your sales contacts. Serves to break the ice when the prospect is contacted.

SALES REPORTS - Some agents aren't getting them in. Remember that the first thing to do on Monday morning of each week is to make up the report and send it to the State Office.

OUTSIDE SALESMEN - Since more salesmen should result in more sales, we have been fortunate to receive the help of three Nebraska men in the state. They are presently working in the northwest, south-west and south-central districts. Because they are strangers to the area, I'm sure they will appreciate any help you can give them in the counties where they work which will make their job of contacting faster and easier.

DURUM - Will be insurable throughout the state for '57, so when that question now comes up from a prospect we have the answer. Not too much is seeded out here but I know it will be a big factor in other parts of the state.

STAMPED APPLICATIONS - Since new sales made with the stamped applications all have to be sent a conversion letter, check around your office and with your salesmen to make certain all such applications are or have been transmitted to Fargo. November 30th for Barley and Flax, and December 7th for Wheat were the final days for use of the stamped applications.

OFFICIAL FOLDERS - I believe a good New Year's resolution would be to take better care of the '57 official folder than has been done in past years. (State Office says it's a must) So often when the old folders are to be picked up, about all that can be found is the table of contents. The contents of the official folder must remain in the folder at all times and should never leave the county office. Additional copies of the maps and actuarial tables are furnished, and if more are needed, the State Office can furnish them. If you have not already returned a copy of the table of contents acknowledging receipt to the State Office, do so right away. If you have additional salesmen working in your county now, be sure that they receive a new map and actuarial table.

CANCELLATIONS - We get them every year, just as sure as death and taxes. No magic formula has been hit upon yet that will solve this problem. But a good sales job done in your county will be minimized if the final summary shows that "Cancellations got away from us." (No pun intended) The sales goal established for your county was set at a figure over and above cancellations, which means that if we are going to build our county's business, a new sale will also have to be made to replace each cancellation. Many times you don't get a chance to have a good talk with the insured when he cancels. Try to recontact and re-sell him before the final cancellation date. The sales kit material also includes a good cancellation letter which you might want to use.

PREMIUMS - The discounted premium maturity date is now past and, of course, the 10% increase adds to all unpaid 1956 accounts. However, your efforts to collect all outstanding accounts should not be relaxed. Make your goal 100% by December 31. I have found that some ASC Offices are still not too clear on the amount of interest to be added to the accounts referred to them, so it wouldn't hurt to re-check with them to see that everyone is in agreement. The State Office will keep ASC informed of collections made on old accounts, while it will be up to you to keep them posted on the current crop year collections.

AMEN - I believe I've rambled on long enough for one sitting. Will turn it over to the hands of those more capable of editing this sheet. Because it's not too far off, let me take this opportunity to wish all of you a MERRY CHRISTMAS and a HAPPY NEW YEAR.

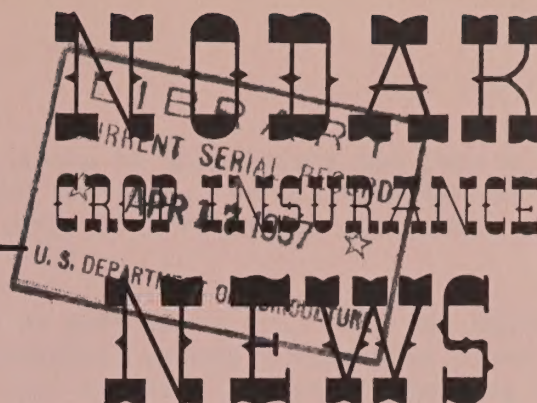
Which reminds me - of the little boy from Texas who marched up to Santa Claus and asked, "What can I do for you?"



It's time for sending wishes
That are warm and most sincere
To friends we often think about
Throughout the busy year,
And so this comes to wish you
A MERRY CHRISTMAS DAY for you
And LUCK and HEALTH
and HAPPINESS
Each day the whole year through!



CHRISTMAS GREETINGS
from
STATE OFFICE



FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE

1956 Edition No. 21

December 27, 1956

INTRODUCTION: As we have now come to the end of the year, we can either look back at what we have or have not accomplished in 1956, or look forward to what we will do in 1957. In this issue I plan to look ahead.

My name is Harold Schonberger, Supervisor for the Northwest district which comprises 11 counties; namely, Bottineau, Burke, Divide, McHenry, McLean, Mountrail, Pierce, Renville, Rolette, Ward, and Williams. Pierce is the only county offering multiple crop protection, all of the rest insure wheat. Flax is also insured in Bottineau, McLean and Ward.

With the exception of only one county, generally favorable crop conditions prevailed in 1956 in our area. The outlook for 1957, while very inconclusive at this time, is not nearly as good as a year ago.

SALES: I hope that all of you are prepared for a big volume of business in 1957.

It is hoped that you are giving some thought to the preparation of your lists of sales prospects to be sent in to the State Office. A little planning can make your sales effort more efficient and effective. There should be little reason for doing much besides concentrating on sales for the next three months. Make your plans and then carry them out.

Planning concerns what you will do with future time. Records show what you did do with past time. Let's hope that next year at this time the record will show that we have done a good job.

A look at the record already shows that the agents who started their sales work early are well on their way toward meeting sales quotas. These agents evidently realized that there was no use waiting for their ship to come in if they hadn't sent one out.

CORPORATION SALESMEN: We, in my District, have appreciated the help of Charles McDowell, a corporation salesman from the state of Nebraska. As his time in North Dakota was limited he was able to work in only four counties, but we hope that he will be able to return after the holidays and continue his good work.

As Gordon Markel mentioned, there have been two salesmen from Nebraska besides McDowell working in our state. Each district also has several Fieldmen out on

sales work. These men have proven that sales can be made before New Year's, and they have done it by making the necessary contacts. We all know by now that there is no easy way to get sales. A good sales record is the result of hard work.

I heard a story recently which I would like to pass on to you. --In the South is an old man with a rowboat who ferries passengers across a mile wide river for ten cents. Asked, "How many times a day do you do this?" he said, "As many times as I can because the more I go, the more I get. AND IF I DON'T GO I DON'T GET." This may be a good story to think of in the morning when our day's work begins.

ADVERTISING: While we can't measure its value we know from the experience of others businesses that it is of tremendous importance in selling a product to the public. I hope that all of you are planning to use radio, television, and newspaper advertising to aid your sales campaigns.

SALES TALK: The latest issue is being sent to you. Read it and study it because it is good.

SALES REPORTS: The flax, multiple and barley reports have all been in on time but a few counties where only wheat is insured have failed to get reports in each week. Let's all try to get them in on time.

APPLICATIONS: Please submit to the State Office as you get them. Don't wait until you get a transmittal sheet filled.

CANCELLATIONS: No use worrying about them now, it's just too late and won't do a bit of good. The job at hand now is to replace these cancellations with new sales.

While cancellations in my district haven't been as high as last year, they have still materially added to the agents sales quota. Perhaps you have noticed, as several of my agents have, that many cancellations were the direct result of misunderstanding the program. A more thorough sales job may have prevented this from happening. Be sure that all requests to cancel are submitted to the State Office promptly.

PREMIUMS: Divide county has 100% of it's 1956 premiums collected and has no outstanding prior year accounts. This is a very enviable record and something for all of us to aim for in 1957.

In closing I would like to wish all of you A VERY HAPPY AND PROSPEROUS NEW YEAR. The State Director, rest of the District Supervisors and the State Office personnel want to do the same.



